

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

WILLIAM R. NIESER  
KATHLEEN A. NIESER  
Debtor(s)

Case No. 13-22073CMB

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/13/2013.
- 2) The plan was confirmed on 07/24/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 11/26/2013, 01/29/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/11/2018.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$25,144.28.
- 10) Amount of unsecured claims discharged without payment: \$42,873.53.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$150,109.17  
Less amount refunded to debtor \$3,140.05

**NET RECEIPTS: \$146,969.12**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$3,531.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$5,712.54  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$9,243.54**

Attorney fees paid and disclosed by debtor: \$669.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN HONDA FINANCE CORP*	Unsecured	1,236.00	NA	NA	0.00	0.00
AMERICREDIT FINANCIAL SVCS INC	Secured	4,378.00	9,075.00	4,377.61	4,377.61	235.74
AMERICREDIT FINANCIAL SVCS INC	Unsecured	0.00	6,158.22	6,158.22	3,821.38	0.00
BANK OF AMERICA**	Unsecured	1,018.00	NA	NA	0.00	0.00
CANDICA LLC	Unsecured	589.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE**	Secured	23,171.00	23,072.25	23,072.25	23,072.25	2,601.42
CAPITAL ONE BANK (USA) NA BY A	Unsecured	593.00	593.52	0.00	0.00	0.00
CAPITAL ONE(*)	Unsecured	2,074.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	712.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	583.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	564.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	564.00	NA	NA	0.00	0.00
CREDIT FIRST NA*	Unsecured	1,189.61	976.72	0.00	0.00	0.00
DEPARTMENT STORES NAT BNK/DS	Unsecured	1,119.27	NA	NA	0.00	0.00
DRESS BARN	Unsecured	1,344.00	NA	NA	0.00	0.00
EAST BAY FUNDING LLC - ASSIGNEE	Unsecured	1,236.77	323.17	0.00	0.00	0.00
EAST BAY FUNDING LLC - ASSIGNEE	Unsecured	2,583.28	488.31	0.00	0.00	0.00
EAST BAY FUNDING LLC - ASSIGNEE	Unsecured	974.88	913.67	0.00	0.00	0.00
EAST BAY FUNDING LLC - ASSIGNEE	Unsecured	718.31	535.68	0.00	0.00	0.00
EAST BAY FUNDING LLC - ASSIGNEE	Unsecured	328.76	223.49	0.00	0.00	0.00
EAST BAY FUNDING LLC - ASSIGNEE	Unsecured	787.99	662.73	0.00	0.00	0.00
EAST BAY FUNDING LLC - ASSIGNEE	Unsecured	1,344.02	1,756.12	0.00	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	NA	396.80	0.00	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	NA	410.40	0.00	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	NA	1,409.94	0.00	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	583.70	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	2,074.04	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	603.71	NA	NA	0.00	0.00
ELIZABETH FORWARD SD (ELIZABE	Secured	5,298.64	NA	4,309.06	4,309.06	0.00
FCNB PREFERRED CHARGE/SPIEGEL	Unsecured	0.00	NA	NA	0.00	0.00
FDS NATIONAL BANK	Unsecured	1,119.00	NA	NA	0.00	0.00

<b>Scheduled Creditors:</b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
FORD MOTOR CREDIT COMPANY LL	Secured	5,550.00	6,896.41	6,896.41	6,896.41	781.14
GE CAPITAL RETAIL BANK	Unsecured	1,236.00	840.77	0.00	0.00	0.00
GECC/ LOWE'S++	Unsecured	974.00	NA	NA	0.00	0.00
GECC/ LOWE'S++	Unsecured	1,994.00	NA	NA	0.00	0.00
GEMB	Unsecured	718.00	NA	NA	0.00	0.00
GEMB/JCPENNEY++	Unsecured	2,583.00	NA	NA	0.00	0.00
GOODYEAR/CBSD	Unsecured	87.00	NA	NA	0.00	0.00
HSBC BANK++	Unsecured	3,423.00	NA	NA	0.00	0.00
HSBC BANK++	Unsecured	3,423.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	161.95	NA	NA	0.00	0.00
KOHL'S	Unsecured	1,107.00	NA	NA	0.00	0.00
KOHL'S	Unsecured	1,107.00	NA	NA	0.00	0.00
KOHL'S	Unsecured	161.00	NA	NA	0.00	0.00
PAAC TRANSIT DIVISION FCU	Unsecured	0.00	NA	NA	0.00	0.00
PEARLE VISION/GE MONEY BANK++	Unsecured	475.00	NA	NA	0.00	0.00
PORTFOLIO INVESTMENTS I LLC++	Unsecured	0.00	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,323.13	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	692.38	692.38	692.38	429.65	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	87.69	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	3,067.78	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,232.00	899.47	0.00	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	6,977.00	4,743.47	0.00	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	3,067.00	2,085.49	0.00	0.00	0.00
TARGET NATIONAL BANK	Unsecured	589.70	NA	NA	0.00	0.00
TARGET NATIONAL BANK	Unsecured	3,103.99	NA	NA	0.00	0.00
TD BANK NA(*)	Unsecured	589.00	NA	NA	0.00	0.00
US BANK NA - INDENTURE TRUSTEE	Priority	0.00	2,238.84	2,238.84	2,238.84	0.00
US BANK NA - INDENTURE TRUSTEE	Secured	131,134.92	132,397.48	0.00	79,418.90	0.00
US BANK NA - INDENTURE TRUSTEE	Secured	0.00	9,543.18	9,543.18	9,543.18	0.00
VANDA LLC	Unsecured	3,103.09	3,103.99	0.00	0.00	0.00
VERIZON(*)++	Unsecured	0.00	NA	NA	0.00	0.00
WAL MART++	Unsecured	787.00	NA	NA	0.00	0.00
WAL MART++	Unsecured	328.00	NA	NA	0.00	0.00
WASHINGTON MUTUAL BANK* ++	Unsecured	0.00	NA	NA	0.00	0.00
WEINSTEIN & RILEY PS	Unsecured	0.00	NA	NA	0.00	0.00
WF FINANCE	Unsecured	0.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$79,418.90	\$0.00
Mortgage Arrearage	\$9,543.18	\$9,543.18	\$0.00
Debt Secured by Vehicle	\$34,346.27	\$34,346.27	\$3,618.30
All Other Secured	\$4,309.06	\$4,309.06	\$0.00
<b>TOTAL SECURED:</b>	<b>\$48,198.51</b>	<b>\$127,617.41</b>	<b>\$3,618.30</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,238.84	\$2,238.84	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$2,238.84</b>	<b>\$2,238.84</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$6,850.60</b>	<b>\$4,251.03</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$9,243.54</u>	
Disbursements to Creditors	<u>\$137,725.58</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$146,969.12</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/04/2018

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.